

Information to identify the case:

Debtor 1	Rodcliffe S Nathan		Social Security number or ITIN xxx-xx-9204	
	First Name	Middle Name	Last Name	EIN -----
Debtor 2 (Spouse, if filing)			Social Security number or ITIN -----	
	First Name	Middle Name	Last Name	EIN -----
United States Bankruptcy Court	District of New Jersey			
Case number:	18-25842-JKS			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Rodcliffe S Nathan

8/20/20

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New JerseyIn re:
Rodcliffe S Nathan
DebtorCase No. 18-25842-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 30

Date Rcvd: Aug 20, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 22, 2020.

db +Rodcliffe S Nathan, 1515 Elaine Terrace, Union, NJ 07083-4703
 517690467 +FedLoan Servicing, Attn: Bankruptcy, PO Box 69184, Harrisburg, PA 17106-9184
 517690468 +FedLoan Servicing, Po Box 60610, Harrisburg, PA 17106-0610
 517690465 +Federal Loan Service, PO Box 69184, Harrisburg, PA 17106-9184
 517690469 +RAS Cintron, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
 517690471 +RAS LLP, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
 517690472 +RAS, PI, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
 517690474 +SLS, 8742 Lucent Boulevard, Suite 300, Littleton, CO 80129-2386
 517690473 +SLS, PO Box 11023, Orange, CA 92856-8123
 517690475 +SLS, PO Box 636005, Littleton, CO 80163-6005
 517690476 +SLS Specialized Loan Servicing, 8742 Lucent Boulevard, Suite 300, Littleton, CO 80129-2386
 517690477 Specialized Loan Servicing, 5742 Lucent Blvd., Suite 300, Littleton, CO 80129
 517690478 +Specialized Loan Servicing SLS, PO Box 105219, Atlanta, GA 30348-5219
 517690480 +Specialized Loan Servicing, LLC Inc., PO Box 636005, Littleton, CO 80163-6005
 517690482 +Specialized Loan Servicing/SLS, 8742 Lucent Blvd Ste 300, Highlands Ranch, CO 80129-2386
 517690481 +Specialized Loan Servicing/SLS, Attn: Bankruptcy Department, 8742 Lucent Blvd #300, Highlands Ranch, CO 80129-2386
 517690484 +Township of Union, 981 Caldwell Avenue, Union, NJ 07083-6776
 517710989 +Township of Union, Tax Collector's Office, 1976 Morris Avenue, Union, NJ 07083-3597
 517690483 +Township of Union, Attn: Water / Sewer Department, 1976 Morris Avenue, Union, NJ 07083-3579
 517737117 +U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
 518522335 +U.S. Bank National Association c/o, Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
 517690489 +US Department Of Education, PO Box 81404, Atlanta, GA 30366-1404
 517690487 +US Department of Education, Atlanta Service Center, Atlanta Federal Center Tower, 61 Forsyth Street SW, Room 19T89, Atlanta, GA 30303-8928
 517690491 +US Department of Education, PO Box 530260, Atlanta, GA 30353-0260
 517690490 +US Department of Education, Fedloan Servicing, PO Box 530210, Atlanta, GA 30353-0210
 517690488 +US Department of Education, National Payment Center, PO Box 4169, Greenville, TX 75403-4169
 517690485 +Union Township, Attn: Sewer Department, 1976 Morris Avenue, Union, NJ 07083-3597
 517690486 +Union Township Tax Collector, Tax Office, PO Box 3609, Union, NJ 07083-1894

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 21 2020 01:27:34 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 21 2020 01:27:30 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

TOTAL: 2

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517690466* +Federal Loan Service Inc, PO Box 69184, Harrisburg, PA 17106-9184
 517690470* +RAS Cintron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
 517690479* Specialized Loan Servicing, LLC, 5742 Lucent Blvd., Suite 300, Littleton, CO 80129
 TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 22, 2020

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin
Form ID: 3180W

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Total Noticed: 30

Date Rcvd: Aug 20, 2020

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 20, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Banc of America Funding Corporation 2007-4, U.S. Bank National Association, as Trustee dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Herbert B. Raymond on behalf of Debtor Rodcliffe S Nathan herbertraymond@gmail.com, raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell_c@hotmail.com;kdelyon.raymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemail789@gmail.com
Marie-Ann Greenberg magecf@magtrustee.com
Rebecca Ann Solarz on behalf of Creditor Banc of America Funding Corporation 2007-4, U.S. Bank National Association, as Trustee rsolarz@kmllawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5